

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

Bansal, et al.

Atty. Docket No.: JP920010123US1

Serial No.: 09/901,227

Group Art Unit: 3628

Filed: July 9, 2001

Examiner: Dass, Harish T.

For: **ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF UNCERTAINTY AND RISK FACTORS**

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Under the provisions of 37 CFR §1.97 through §1.99 and pursuant to applicants' **duty** of disclosure under 37 CFR §1.56, applicants respectfully bring the following **documents**, listed on the attached form PTO-1449, to the attention of the Examiner in charge of the above-identified application. Copies of the listed documents are provided herewith **for the convenience** of the Examiner. This citation does not constitute an admission that the references are relevant or material to the claims. They are only cited as constituting **related art** of which the applicants are aware.

It is respectfully requested that the listed references be considered by the **Examiner** and formally made of record in this application.

Please charge any deficiencies in fees and credit any overpayment of fees to Attorney's Deposit Account No. 09-0441.

Respectfully submitted,



Duane N. Moore
Registration No. 53,352

Date: 11/10/01

Gibb LP, Law Firm, LLC
2568-A Riva Road, Suite 304
Annapolis, Maryland 21401
(410) 573-6501
Customer No. 29154